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ANALYSIS OF POVERTY ALLEVIATION AND FINANCIAL INCLUSION IN THE MUSTAHIK EMPOWERMENT PROGRAM IN PEKANBARU

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Abstract: *This study aims to analyze poverty alleviation and financial inclusion in the mustahik empowerment program in Pekanbaru. The samples involved in this study were 105 people drawn from four organizations of zakat in Pekanbaru. The analytical technique conducted using qualitative descriptive analysis. The results of this study show that the economic empowerment program conducted by zakat institutions in Pekanbaru has succeeded in alleviating the mustahik of the poverty line. Based on the World Bank's poverty line, there are 34.07% of successful out of poverty line. Meanwhile, if using the Government poverty line then there are 60.29% mustahik who managed to get out of the poverty line. However, this empowerment program has not been integrated with the sharia micro-finance institutions. Therefore, the empowerment program for mustahik should be integrated with Islamic microfinance to pursue successful financial inclusion for mustahik.*

Keyword: *Poverty Alleviation; Mustahik Empowerment; Islamic Microfinance; Financial Inclusion*
JEL Classification: *I32, O15, G21*

INTRODUCTION

Poverty reduction is one of the main programs of the Indonesian Government. In the BPS Reporting on September 2017, the number of poor people in Indonesia reach as 26.58 million people. From the total of poor people in Indonesia, 80% cannot access the financial institution (Widianto, 2012). For solving the problem, the government of Indonesia and other units have conducted many programs of financial inclusion for poor people such as financial literacy, micro-loan (KUR), health insurance (Jamkesmas), PNPM and linkage program.

For the poor people and the people who live in below of poverty line, financial inclusion is very difficult to reach because they do not have money to be saved. All of their income will be spent in their basic need so that there is no

possibility for interaction with the financial institution. Also, the knowledge of financial institution is limited. Beside the low of their income, the poor people are also not bankable so that is more difficult for them to make interaction with the financial institution. To handle this problem, the most realistic thing to do is increasing their income. There are two methods to increase their income, create a venture and become an employee. These methods can be facilitated by the government or by society.

In the era of President Susilo Bambang Yudhoyono, the government has been created a program for supporting poverty alleviation through three clusters. The first cluster is social grant like as rice for poor people (Raskin). The second cluster is empowering people by empowerment program through PNPM Mandiri

program and the third cluster is empowering the micro-enterprises. In the first level, the government gives the fish for the poor people and for the second level is the government teaches for the poor how to catch the fish and the third level is the poor are given a fishing rod so they can fish (Kuncoro, 2016).

Empowerment program for the poor in the second and third level is done by the government and the society should be supported, therefore the acceleration of poverty alleviation can be realized as soon as possible. For the poor who seek their life to be better through micro business activities, can be accelerated financial inclusion by making a link between their micro enterprises with financial institutions through a program public loan (KUR) has been rolled out by the government.

The empowerment program can also be done by NGO or the other communities such as zakat institution. In Islam, the empowerment program is already done first by the Rasulullah saw. The prophet Muhammad saw gave a good example for empowerment program. In the empowerment program, the prophet Muhammad gave the tools or equipment for the poor. The poor used the tools or equipment to work and get the money. The prophet Muhammad did not give the money for the poor to fulfill their basic need because the poor still have strong physical to work. With the given equipment, the poor can work and get some money to fulfill their basic need.

What is done by the prophet Rasulullah SAW inspired us how to empower the poor. One that gets the inspiration is the zakat institution. The mustahik empowerment model by the zakat institution is giving the capital, training and assistant or accompaniment. The main goals of empowerment program by the zakat institution is to create economic independently of mustahik and in turn, can alleviate poverty. Another impact of the empowerment program by the zakat institution is to reach financial inclusion for mustahik.

Zakat is one of the instrument of wealth in Islam so that the wealth does not accumulate in a little group of people. It is in line with the word of Allah swt in Quran surah al-Hasyr (59): 7. Zakat can define as something that can cleanse or purify as in Quran Surah At-Taubah (9): 103. While the Fuqaha (Az-Zuhaili, 2007) has defined that zakah is something that grows and blesses, something that must be removed from the treasures after reaching nishab and haul (Maliki Mahzab). Then zakah also described as something which is removed from the treasure or soul in a certain way (Syafi'i Mahzab), or compulsory property issued by a Muslim or business entity to be granted to the entitled to receive it (Zakat Law No.23, 2011).

Due to zakat is one of the instruments of income distribution, the zakat here serves to overcome the problem of income inequality and can help reduce poverty. According to Yusoff (2008), zakat is able to contribute to the community in the form of scholarships to the poor, to provide training or short course, to provide an equipment to the poor, capital and also synergize with the government programs. These activities are basically aimed at easing the burden of life for the poor, as well as reducing income inequality in the community. In the study conducted by Beik (2013) shows that zakat can increase monthly income even though only reached 8.94% and also able to reduce poverty to reach 16.79%.

Abdullah and Suhaib (2015) explain that there are at least two impacts caused by zakat, namely individual impact and collective impact. Individual impact includes the creation of a benevolent individual, the sincerely of faith, the cleansing of the soul, obedience to the law and special financial aid. While the collective impacts are creating harmonization and justice in society, social security, good check for hoarding, the circulation of wealth, brotherhood of human, promote respect, reduce poverty and peace and prosperity.

Poverty can be interpreted as a lack of food, shelter, land and other assets (World Bank,

2010; Lock-Dessalien, 2000; Wraten, 1995). Poverty can also be interpreted as a person who has no source of income and or has a source of livelihood but insufficient basic needs (Zakat Law, No. 13, 2011). In the perspective of Islam, poverty can be divided into two aspects: material poverty and spiritual poverty. Material poverty means those who are unable to meet basic needs such as food, clothing, housing, health, and education. While the spiritual aspect means not having a minimum standard in term of religion (Madjid, 2011).

Besides, in another perspective, poverty is divided into two, namely high poverty incidence (hardcore poverty) and low poverty incidence (general poverty). Hardcore poverty is a poor who can not fulfill his basic daily needs, while general poverty is a condition where a person has been able to fulfill his daily basic needs but he can not pay zakat (Hasan, 1997).

One's inability to fulfill the necessities of life can be caused by several things such as individual explanation, family explanation, sub-cultural and structural explanation (Spicker, 2002). Meanwhile, Suharto (2016) said that poverty can be caused by individual factors, social factors, cultural factors, and structural factors. Meanwhile in the perspective of Islam poverty can be caused by several causes namely disobedience to Allah Swt. Man's own actions, the irresponsibility of the rich, discrimination, lazy work, concentrated political and economic power in certain groups, exploitation, and oppression and caused by catastrophe and war (Irfan ul Haq in Madjid, 2011).

The poverty that occurs in a person or group of people, generally marked by the inability of a person in fulfilling his basic needs. The inability is characterized by the received income per day. According to the World Bank, indicators of a poor person by using a standard purchasing power parity (PPP) of \$US 1.25/day or \$US 2/day. Meanwhile, Indonesian Statistics Board (BPS) measure it by using basic need approach where the inability of a person in fulfilling his needs is measured from the

expenditure side. Meanwhile, the indicators of poverty in Islam is if the person is not able to meet the hajjiyat need (Syatibi, 1997).

To overcome these problems, it is necessary to ensure that poverty can be overcome. One effort that can be done is to empower the poor in the economic field. Empowerment is defined as giving the power to the weak and reduce the power who have it or how the society, organization, and community are directed to able to control or rule over their lives (Rappaport in Anwas, 2013). Meanwhile, the World Bank (2010) defines empowerment as an expansion of the assets and abilities of the poor in participating, negotiating, influencing, controlling and holding institutional responsibilities that effect to their life.

There are two approaches that can be done in empowerment, they are partial-continuous approach and structural approach. The partial-continuous approach is done by providing direct assistance to the poor directly such as the elderly, the disabled, the lame and others. While the structural approach is carried out continuously so that the poor can get out of poverty and hope that the poor can help other poor people. The provision of assistance in the form of skill that can be used to develop the potential it has.

Both approaches above can be done as an effort to empower poor people through three stages. The first is an ethical-psychological reconstruction of the passive value to the active value. So the poor are given the explanation, interested the passion, then they try and consider that poverty can be removed from their lives. The second is to seek behavioral change through skill education, stimulant, information, knowledge, and exemplary to the poor who are already conscious and have a passion. The third is to attempt the change of his status through the realization of partnership commitments and funding injection (zakat, infak and alms) structurally to the poor who has active and skilled (Harahap, 2016).

Financial inclusion is defined as a condition where people have access to interact with formal financial institutions such as banking and other microfinance institution such as BMT (OJK, 2016; the World Bank, 2014; RBI, 2011). Financial inclusion aims to the middle-class community traditionally and knowledge of financial institution is relatively not good that they cannot use to improve their standard of living. There are many obstacles, why the middle-class people cannot access and interact with the financial institutions that are lack of knowledge, lower income or financial incapacity and are not bankable.

Access to the financial institution is an important issue because it is able to contribute to economic growth and income inequality. It will be very beneficial for the poor because it creates opportunities for them to prepare for a better future in education and pursue a more promising growth opportunity (Setiawan, 2015). The government of Indonesia through an inclusive national financial strategy has mapped the target of financial inclusion to the three cluster target groups. Cluster one is household, cluster two is community and cluster three is a micro business. The target in cluster one is done by providing assistance in the form of rice for the poor, health and cash transfer. On the second cluster is done by empowering the community by PNPM Mandiri and the third cluster provides capital assistance through KUR.

Financial inclusion can also be done by integrating zakat, waqf, and microfinance especially BMT. Zakat fund which is received by BMT, through its Baitul Mal, can be distributed to fulfill the basic needs the poor and some of the zakat funds can be distributed to finance the investment of the poor through micro-business activities (Hasan, 2010). The model developed by Hasan will accelerate the inclusion of financial for the poor in slowly and gradually.

Financial inclusion in the concept of Islamic economics is more easy to reach by mustahik through the Islamic Micro Financial Institution such as Baitul Mal Wa Tamwil (BMT)

because there are two concepts, the commercial finance, and social finance. As a social finance, BMT can give the grant through Qard al Hasan for mustahik who want to develop their business until the business has grown up. When their business grew up, the mustahik can switch to the commercial finance so that the financial inclusion of mustahik quickly reach.

In Pekanbaru, there are several models in mustahik empowerment by the zakat institution. Two of them are individual and group models. Individual model means the mustahik gets the empowerment from zakat institution who run the business individually while the group model means the mustahik run the business group. These empowerment models are conducted as an effort of zakat institution to poverty alleviation through productive zakat scheme so that the mustahik can fulfill his daily needs without any helps from others.

The aims of this study are to see whether the mustahik empowerment program by the zakat institution in Pekanbaru is successful in making independent mustahik economically and has an impact on the mustahik coming out of the poverty line and to see whether financial inclusion has been created in the program.

RESEARCH METHOD

Research methodology is defined as the research process which relates to principle, procedure, analysis and result interpretation (Grey, 2007). In social science, there are two research methodologies, qualitative and quantitative research. Qualitative research means the research which explores and comprehends individual meaning, social group or human problems. Quantitative research means the research which examines the theory by verifying the variables correspondence (Creswell, 2014). In this study, the researcher used a qualitative descriptive approach to describe, explain, and interpret the collected data (Williams, 2007).

In this research, the researcher used simple random sampling, which involved 105 respondents from the total of population. While the population is all the mustahik who get the empowerment program from the four zakat institution in Pekanbaru. The four institutions are Baznas of Pekanbaru, LAZ of Swadaya Ummah, LAZ of Dompot Duafa Pekanbaru and LAZ of Rumah Zakat Pekanbaru. While the data used in this study are primary and secondary data. Primary data obtained directly from the respondents of the study through questionnaires and interviews. Meanwhile, the secondary data is obtained from the agency directly related to this research.

RESULT AND DISCUSSION

Mustahik empowerment program is one of the programs in the zakat institution, which aims to provide power and strength to the mustahik, especially in increasing revenue through business activities. Mustahik empowerment program in the field of economic or micro enterprises conducted by zakat institutions that exist in Pekanbaru is generally done by two approaches, namely community approach, and community-based individual approach.

In the community approach, the mustahik is given the opportunity to create a microscale enterprise in groups. In this approach divided into two patterns, the first, each mustahik make a product and then market them together in one place. The second, the mustahik work together and market their products together. Meanwhile, on the community-based individual approach, the mustahik are equipped with knowledge together but they run their own business. Most of the mustahik are involved in this program dominantly by women, as much 67 mustahik and men 36 mustahik. While the level of education of mustahik mostly in senior high school as much 50 mustahik, then following by graduate from elementary school and junior high school as much 17 mustahik and 34

mustahik but there are some mustahik from graduate college (see table 1).

Empowerment conducted by the zakat institution in Pekanbaru almost evenly throughout all districts in Pekanbaru. There is no mustahik in three districts, namely Payung Sekaki district, Sail district, and Lima Puluh district. Tampan district is the highest of mustahik, that is 27 people. Then, it is followed by Bukit Raya dan Sukajadi District as much as 17 mustahik each. Furthermore, 13 mustahik in Rumbai Pesisir district and 12 mustahik in Rumbai district. For more details, it can be seen in figure 1.

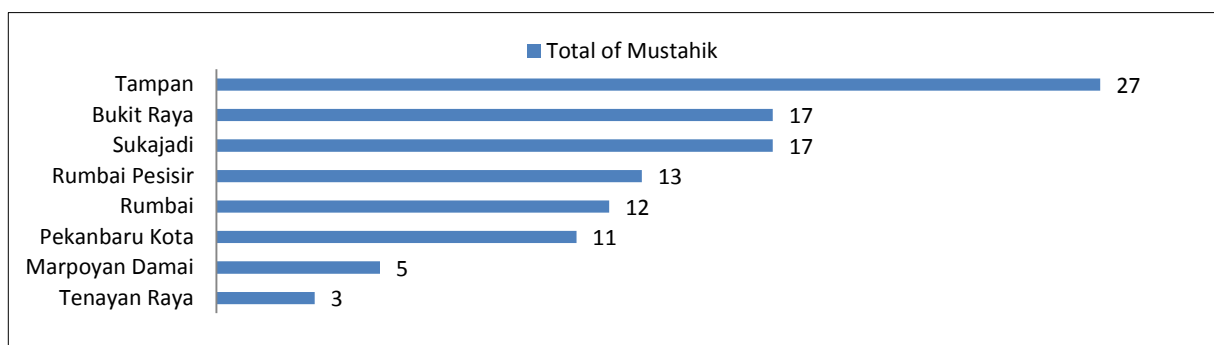
Table 1. Mustahik Level of Education Who Earned Empowerment Program from Zakat Institution in Pekanbaru

No	Education	Total	Percentage
1	Elementary School(SD)	17	16,19%
2	Junior High School (SMP)	34	32,38%
3	Senior High School (SMU)	50	47,62%
4	University (PT)	4	3,81%
	Total	105	100%

Source: Author Estimation (2018)

In this empowerment program, the mustahik gets organizational support in the form of capital assistance, training and mentoring. The capital aid received by each mustahik varies and depends on the institution of zakat. On the average, the mustahik gets capital assistance amount to IDR 3,125,000. The following table shows the capital received by mustahik based on each zakat institution in table 2. With the help of capital that they receive for it, of course, they must be able to get well managed until their business can run smoothly.

Most of the business run by the mustahik are dominated in the food business sector (56 mustahik), followed by craft industry as much as 27 mustahik, trade sector as many as 8 mustahik, sewing business as much as 7 mustahik, agriculture sector as much as 3 mustahik and the remaining 14 mustahik move to another sector.



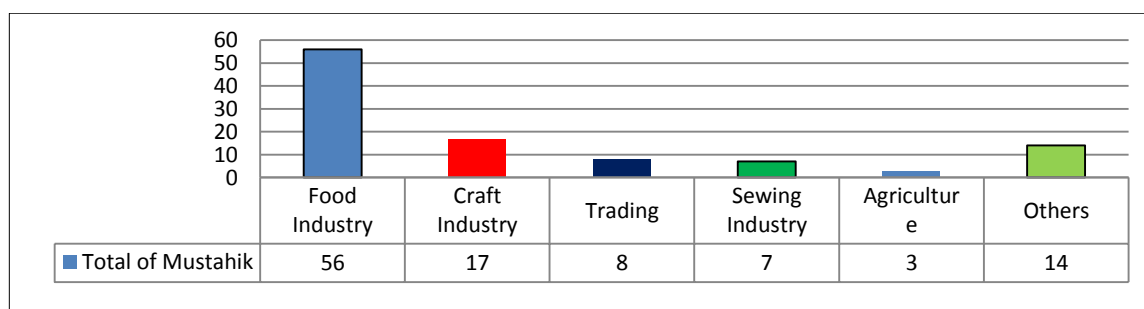
**Figure 1. Distribution of Territory Based on District
Where Mustahik Who Earned Empowerment Program**

Source: Author estimation (2018).

Table 2. Capital Assistance Amount Received by Mustahik Who Earned Empowerment Program from Zakat Institution in Pekanbaru

No	Zakat Institution	Average Amount Received	Number of Mustahik
1	Baznas Kota Pekanbaru	Rp. 2,000,000	45
2	LAZ Dompot Duafa	Rp. 6,000,000	15
3	LAZ Rumah Zakat	Rp. 3,000,000	29
4	LAZ Swadaya Ummah	Rp. 1,500,000	16
Total			105

Source: Author estimation (2018).



**Figure 2. The Type of Business Carried Out by Mustahik Who Obtained the Empowerment Program
from Zakat Institution in Pekanbaru**

Source: Author estimation (2018).

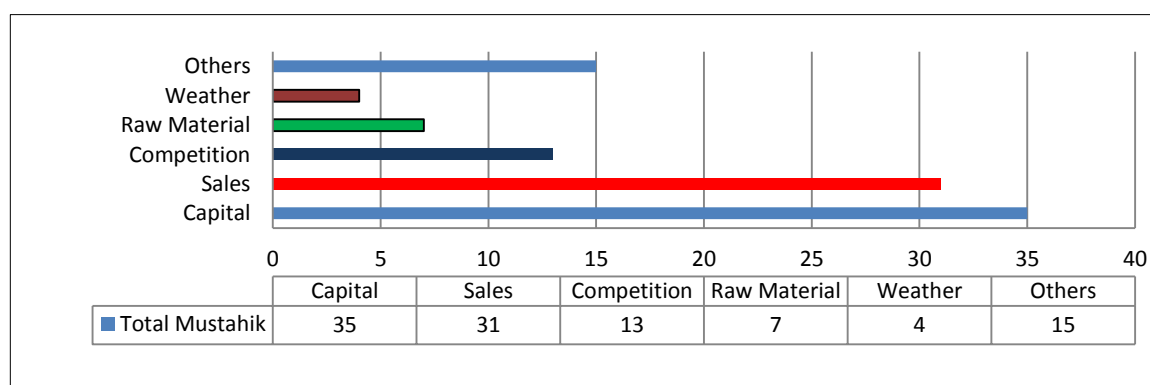


Figure 3. The Problems Facing the Mustahik in Running Their Business

Source: Author estimation (2018).

The main problem facing the mustahik is limited capital and also the selling program. Besides that the other problem are facing by mustahik is competition and availability of raw materials. For details see on figure 2.

Despite the various problems in running a business, the business of mustahik has been able to increase their income. Increasing in their income gives effect on the poverty line. They can exit from the poverty line based on the World Bank standards as well as based on government standards. From the total 105 samples involved in this research, not all the mustahik who get the empowerment program are below the poverty line. There are 14 mustahik live above the poverty line based on the World Bank standards and there are 33 mustahik living above the poverty line based on government standards.

After following the empowerment programs, there is an improvement in the quality of life of the mustahik. Based on the World Bank standards, there are 31 mustahik or 34.07% out of the poverty line. It means that this empowerment program has been able to reduce the poverty rate of 34.07% of the total mustahik living based on the World Bank poverty. The World Bank poverty line as the reference standard used is \$US 1.25/day or IDR 506,250/month, while the average income mustahik is IDR 564,397/month. Most of the mustahik who got out of the poverty line based on the World Bank standards are those who work in the field of food industry, handicraft industry and sewing business.

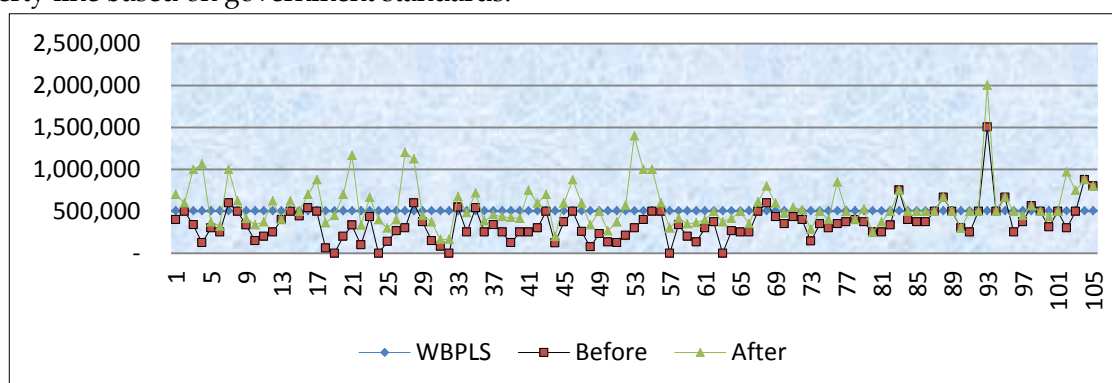


Figure 4. The Poverty Line of the Mustahik tfter Getting the Empowerment Program based on The World Bank Standards.

Source: Author estimation (2018).

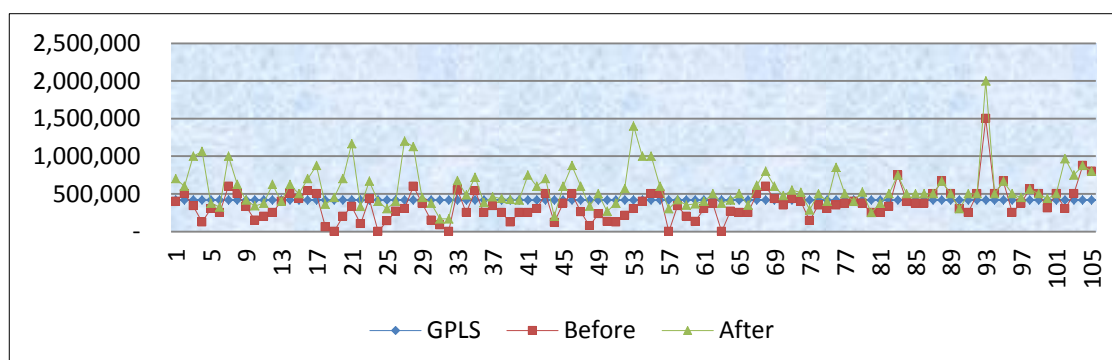


Figure 5. The Poverty Line of the Mustahik tfter Getting the Empowerment Program Based on the Government Standards

Source: Author estimation (2018).

If the standard poverty line using the Government standards, the mustahik who succeeded out of poverty line as much as 41 mustahik or equal to 60.29%. It shows that the amount of mustahik who got out from the poverty line based on Government standard is more than the World Bank standards. The Government standards of the poverty line are Rp 416,479/month.

The substantial factor that has significant effect to got out from the poverty line is the source of family income. The source of family income influences in removing the mustahik from the poverty line. For mustahik who has two sources of income (husband and wife), they tend to be more successful than mustahik who has one source of income. But the success of mustahik out from poverty line has not had an impact on financial inclusiveness. Financial inclusiveness should be achieved at the time of the efforts pioneered by the mustahik to be developed but they have a capital problem while the budgeting from the zakat institution is very limited.

This is why the role of assistant empowerment is needed to direct them to the financial institutions, especially Islamic Microfinance Institutions (IMFI's). The result of this study found that all of the mustahik does not recognize microfinance institutions of sharia. This means that the mustahik empowerment program carried out by the zakat institution in Pekanbaru has not led to the linked program with sharia microfinance institutions especially BMT. Though BMT is the main pillar in the development of micro business conducted by the community. BMT has two functions, as social finance function and commercial function, then it should be involved in the program of mustahik empowerment. Both functions can be done gradually.

CONCLUSION

The poor community empowerment program aims to provide power and support to the mustahik so that they are able to pursue

their own basic necessities of life. In this study, proving that zakat, especially the mustahik empowerment program in the field of economics, has a contribution in alleviating poverty. However, the empowerment program conducted by zakat institution in Pekanbaru has not been integrated with Islamic microfinance institutions such as BMT, so the financial inclusiveness is not created yet in the empowerment program. Yet the empowerment model that integrates with financial institutions has been developed in various countries, one of which was developed by Mollah and Uddin (2013) in Europe.

This empowerment has not yet led to a sustainable development program, which means that the empowerment program is only limited to eradicate poverty for the mustahik who follow the program. It still does not make a real contribution to other mustahik communities who have not had the opportunity to get an empowerment program. Due to the mustahik empowerment program has not led to the connectivity with financial institutions, especially Islamic microfinance institutions, the potential business developed by mustahik cannot grow to the maximum. Whereas if the connectivity occurs, the mustahik business becomes greater and inclusivity will be automatically occurred. When the mustahik tries to develop, it will provide the opportunity to the poor and the needy to be involved in their business so that there is an opportunity to reduce the level of poverty in their community.

RECOMMENDATION

Therefore, the researcher recommends an operational model of the implementation of mustahik empowerment program by the zakat institution with has a linkage program with sharia microfinance which is indicated in figure 6. From the operational model can be explained that the process of empowerment is initiated by the zakat institutions directly by providing socialization to mustahik in the urban marginal communities.

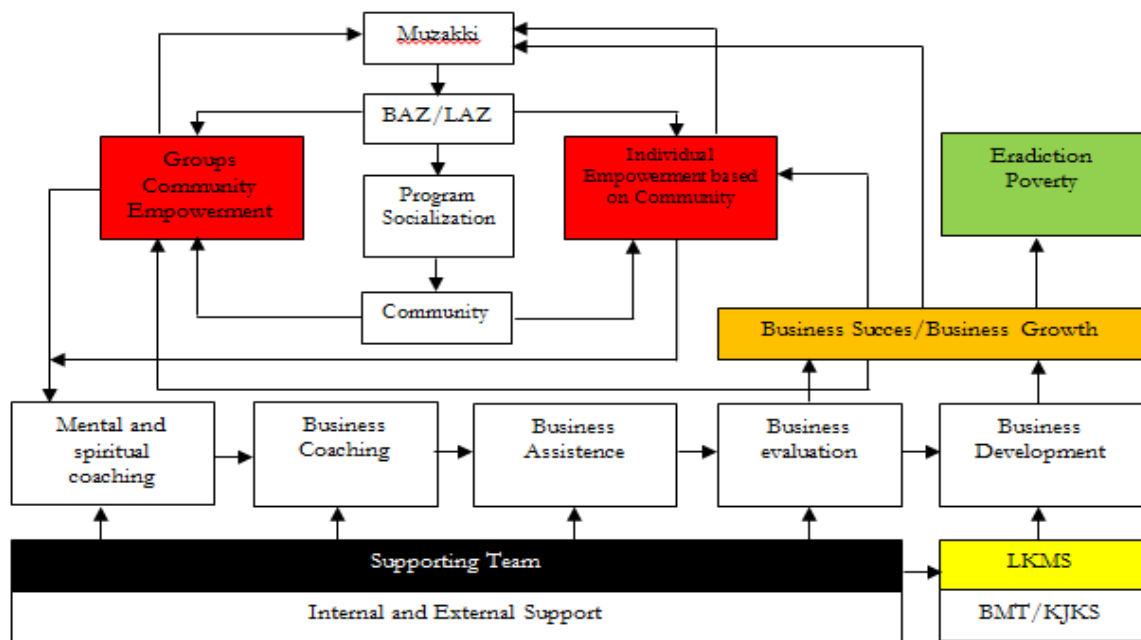


Figure 6. Recommendation of the Operational Model of Mustahik Empowerment Program by the Zakat Institution Linkage with the Islamic Microfinance Institutions

Empowerment can be done with two approaches, namely group empowerment in a community and community-based individual empowerment. The first step to do after socialization is to developmental and spiritual coaching.

Mental coaching relates to the effort to cultivate the spirit of entrepreneurship and install an entrepreneurial spirit of the mustahik. This is important because mustahik should be ready to accept all risks in the business, both financial risk and other risks such as losing a lot of time. Nevertheless, behind all the risks, there is a hope to grasp financial benefits that can change the quality of mustahik's life.

Meanwhile, spiritual coaching relates to the problem of faith. Mustahik must be guided to be a good Muslim, who understand the responsibility of being a servant of Allah SWT. Mustahik should be given the understanding that everything exists on earth, including success or fail, does not escape from the role of God. Therefore, it is important for the mustahik to get guidance and direction to keep worship mahdhoh, such as prayer or other worships. This function can be run well by the mentoring

team. The team can come from within the organization and also from outside the organization. From within organization, BAZ/LAZ can create a team to provide mental and spiritual motivation of mustahik. While from outside, the organization can cooperate with the university or da'wah agency or other institution in the community that can support the goals and objectives of the organization.

After the process of mental and spiritual coaching, the next step is to conduct a debriefing. The debriefing of this business is crucial, so when mustahik start the business, it will be running well. The debriefing of the mustahik business can be in the form of training, technical guidance, and apprenticeship. For mustahik who already have a previous business, of course, the training program must be appropriate to the need of the mustahik. This process can be done directly by the zakat institution and can also cooperate with other parties such as the university, private companies, and government. This briefing can be done several times until the mustahik is ready to run the business, but it also depends on the resources owned by the zakat organization.

If the process of debriefing has been done, the next steps are to provide business assistance. Business assistance should be done once a week by visiting mustahik place of business to know the progress, the problem faced, and then solve the problems. The team of business assistance should be equipped with good communication skills and technical skills so that their existence is truly beneficial to the mustahik. To provide complementary team capability, the zakat organization can work with the various parties such as PNPM Mandiri or zakat organization to recruit the mentoring team which has experience in economic empowerment.

The next process is to evaluate the business between the mentoring team and the mustahik. Business evaluation can include operational, human resources, marketing, and financial performance. From these aspects, the most important evaluation of microscale enterprises run by mustahik is to look at financial performance. The financial performance is influenced by other activities such as operational, marketing or selling, and human resources. The biggest challenge for micro business relates to the problem of financial management. If the mustahik does not discipline in using the money especially the business capital, they will face a big risk. The business capital can be allocated to spend the basic needs, so they do not realize that their business capital will decrease. From the evaluation of this business, the mentoring team can assess the development of each mustahik business.

For mustahik who has a potential business, their business should be developed, then the mentoring team can make a strategy to develop it. Reflecting from the results of this study, the hardest thing for mustahik to develop of a business is the capital problem. The mustahik does not dare to deal with financial institutions since they cannot repay the capital borrowed. Here, the role of business mentor to provide direction and guidance so that the mustahik have a willingness to develop their

business by establishing cooperation with financial institution especially Islamic Microfinance. It is important for the counterpart team to introduce the mustahik with sharia financial institutions to address their problems

Thus, the appropriate Islamic Financial Institutions for mustahik is Baitul Mal wa Tamwil (BMT). The relationship between mustahik and IMFI's like as BMT, is expected to create the financial inclusiveness of the mustahik. For the mustahik who succeed in developing their business, it is expected that they are willing to work together to help the community in their communities living below the poverty line. Thus it will create sustainable empowerment. This sustainable empowerment is a hope for all of us.

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